

Grandfathered Individual Health Insurance Grandfathered Small Group Health Insurance Grandfathered and Non-grandfathered Large Group Health Insurance

Blue Cross Blue Shield of North Dakota (BCBSND) rate increases requested and approved and financial results.

| Year – Quarter | Rate increases | | | | Financial Results (millions) | | |
|----------------|----------------|----------|------------|----------|------------------------------|------------|---------------|
| | Group | | Individual | | Underwriting Gain | Net Income | Total Surplus |
| | Requested | Approved | Requested | Approved | | | |
| 2013-Q1 | 0.0% | 0.0% | | | | | |
| 2013-Q2 | 1.7% | 0.5% | | | | | |
| 2013-Q3 | 7.0% | 2.4% | | | | | |
| 2013-Q4 | 17.0% | 10.3% | | | | | |
| 2013 | | 13.5% | 12.40% | 10.50% | (\$25.2) | (\$80.80) | \$199.1 |
| 2014-Q1 | 18.3% | 10.4% | | | | | |
| 2014-Q2 | 2.3% | 0.0% | | | | | |
| 2014-Q3 | 2.9% | 0.0% | | | | | |
| 2014-Q4 | 4.6% | 0.0% | | | | | |
| 2014 | | 10.4% | 19.50% | 14.40% | | | |
| 2015-Q1 | 6.6% | 0.0% | | | | | |
| 2015-Q2 | 5.4% | 0.2% | | | | | |

How to read this chart:

- Grandfathered plans are plans issued prior to March 24, 2010.
- The rates above are overall average rate increases. Rates may vary by family composition, age, specific plan chosen, amount of employer contribution and group demographics.
- Individual rate increases are approved once per year.
- The group rates shaded in grey are the annualized impact of quarterly rates approved for the year. For example, the 2013 annualized rate of 13.5% is the impact of the 4 quarterly rate increases approved in 2013. Groups renewing in the fourth quarter of 2013 will get an average rate increase of 13.5%. Groups renewing in any other quarter will receive an annualized rate based on the four previous quarters.

For rate increases prior to 2013, click here [Rate Increases Requested and Approved Between 2001 and 2012](#).